

Form 148 – ntedsmcs

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 20–19960–MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Nabih Sadek Andraos  
aka Nabih S. Andraos  
4 Montgomery Drive  
Flemington, NJ 08822–3166

Social Security No.:  
xxx–xx–5351

Employer's Tax I.D. No.:

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**NOTICE OF ORDER DISMISSING CASE**

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case was entered on 4/16/21.

Any discharge which was granted in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within seven (7) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: April 16, 2021  
JAN: kmm

Jeanne Naughton  
Clerk

In re:  
Nabih Sadek Andraos  
Debtor

Case No. 20-19960-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Apr 16, 2021

User: admin  
Form ID: 148

Page 1 of 3  
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 18, 2021:**

Recip ID	Recipient Name and Address
db	Nabih Sadek Andraos, 4 Montgomery Drive, Flemington, NJ 08822-3166
cr	+ QUICKEN LOANS, LLC, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518938077	Bank of America, P.O. Box 26249, Tampa, FL 33623-6249
518938083	Bank of America HELOC, P.O. Box 15025, Wilmington, DE 19886-5025
518989712	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518958200	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518957756	+ QUICKEN LOANS, LLC, QUICKEN LOANS, LLC, BANKRUPTCY TEAM, 635 WOODWARD AVE., DETROIT MI 48226-3408

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 16 2021 21:01:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Apr 16 2021 21:01:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518938079	EDI: BANKAMER.COM	Apr 17 2021 00:43:00	Bank of America, PO Box 15019, Wilmington, DE 19886-5019
518938078	EDI: BANKAMER.COM	Apr 17 2021 00:43:00	Bank of America, P.O. Box 982235, El Paso, TX 79998
518938082	+ EDI: BANKAMER.COM	Apr 17 2021 00:43:00	Bank of America, P.O. Box 5170, Simi Valley, CA 93062-5170
518938081	EDI: BANKAMER.COM	Apr 17 2021 00:43:00	Bank of America, 4909 Savarese Circle, Tampa, FL 33634-2413
518938080	+ EDI: BANKAMER.COM	Apr 17 2021 00:43:00	Bank of America, Attn: Bankruptcy, NC4-105-02-77, P.O. Box 26012, Greensboro, NC 27420-6012
518938084	EDI: TSYS2.COM	Apr 17 2021 00:43:00	Barclays Bank Delaware, Attn: Bankruptcy, P.O. Box 8801, Wilmington, DE 19899-8801
518938085	+ EDI: TSYS2.COM	Apr 17 2021 00:43:00	Barclays Bank Delaware, 700 Prides Xing, Newark, DE 19713-6109
518938089	+ EDI: CITICORP.COM	Apr 17 2021 00:43:00	CitiBank, P.O. Box 790034, Saint Louis, MO 63179-0034
518938090	+ EDI: CITICORP.COM	Apr 17 2021 00:43:00	Citibank, P.O. Box 6217, Sioux Falls, SD 57117-6217
518938091	+ EDI: HFC.COM	Apr 17 2021 00:43:00	HSBC, P.O. Box 2013, Buffalo, NY 14240-2013
518938092	+ EDI: HFC.COM	Apr 17 2021 00:43:00	HSBC Bank, P.O. Box 5253, Carol Stream, IL

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518938093	+ EDI: HFC.COM	60197-5253
		Apr 17 2021 00:43:00 HSBC Retail Services, P.O. Box 9, Buffalo, NY 14240-0009
518938086	EDI: JPMORGANCHASE	
		Apr 17 2021 00:43:00 Chase Card Services, Attn: Bankruptcy, P.O. Box 15298, Wilmington, DE 19850-5298
518938087	EDI: JPMORGANCHASE	
		Apr 17 2021 00:43:00 Chase Card Services, P.O. Box 15298, Wilmington, DE 19850-5298
518938088	EDI: JPMORGANCHASE	
		Apr 17 2021 00:43:00 Chase Slate, P.O. Box 15548, Wilmington, DE 19886
518984664	Email/PDF: resurgentbknofications@resurgent.com	
		Apr 16 2021 22:00:36 LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518999660	EDI: PRA.COM	
		Apr 17 2021 00:43:00 Portfolio Recovery Associates, LLC, c/o Barclays Bank Delaware, POB 41067, Norfolk VA 23541
518938094	+ Email/Text: bankruptcyteam@quickenloans.com	
		Apr 16 2021 21:01:00 Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573
TOTAL: 20		

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518999663	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, c/o Barclays Bank Delaware, POB 41067, Norfolk VA 23541

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 18, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 16, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor QUICKEN LOANS LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Douglas J. McDonough	on behalf of Creditor Bank of America N.A. DMcDonough@flwlaw.com
Erik M. Helbing	on behalf of Debtor Nabih Sadek Andraos ehelbing@helbingconsumerlaw.com

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bk@helbingconsumerlaw.com;bkecf@helbingconsumerlaw.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6